Uncle Sam's Insurance

for Soldiers and Sailors

Answers to Questions You Will Ask

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INTRODUCTION.

Under an act of Congress approved October 6, 1917, members of the military forces of the United States, in addition to other privileges, are given the right to take out insurance with the Government. This act is being administered by the Secretary of the Treasury, through the Bureau of War Risk Insurance of the Treasury Department.

It is to the advantage of everyone entitled to do so to take out this insurance, and since the time within which it may be secured is limited I desire to bring the facts promptly to the attention of the soldiers and sailors of the Nation, so that they may be advised of their rights.

This pamphlet is designed to explain as clearly and briefly as possible some of the essential facts that should be known by the men and women who are applying for war insurance. The questions and answers are based on inquiries that have come to the Treasury from soldiers and sailors. It is hoped that the material may prove helpful, both to officers and enlisted men. If additional information is required, enlisted men should ask their officers.

The Bureau of War Risk Insurance, Treasury Department, will at all times be glad to answer any further question relating to this subject.

The necessity of prompt action with regard to this insurance can not be emphasized too strongly. Persons who were in the service on or before October 15, 1917, can not apply for the insurance after February 12, 1918. Those who joined the service after October 15, 1917, have 120 days thereafter in which to apply.

It is dangerous to procrastinate. The Government is making a liberal, an unprecedented offer to its fighting forces; but the offer is open for only a limited period. Now is the time to act.

W. G. McAdoo,
Secretary of the Treasury.

Washington, D. C., *January 1, 1918.*

WHAT IT IS.

1. Q. By whom is this insurance offered?

A. By the United States Government, as authorized in an act of Congress for that purpose approved October 6, 1917.

2. Q. What security is back of this contract of insurance?

A. The United States Government.

3. Q. Is it the only protection furnished by the Government to its soldiers and sailors?

A. No. The Government has provided, in addition, compensation for death or injuries or disease suffered in line of duty.

4. Q. The insurance, then, is in addition to compensation?

A. Yes; and they are entirely independent of each other.

5. Q. Does insurance interfere with service or retirement pay?

A. No; the right to insurance is independent of the right to service or retirement pay.

6. Q. Am I compelled to take insurance?

A. No; you may take it or not, as you see fit. The Government recommends it but does not compel you to take it.

INSURED—BENEFICIARIES.

7. Q. Who can be insured?

A. When engaged in active service under the War Department or Navy Department, any of the following can be insured:

(1) Commissioned officers.

(2) Enlisted men (meaning a person, male or female, enlisted, enrolled, or drafted into active service in the military or naval forces of the United States, including noncommissioned and petty officers and members of training camps authorized by law).

(3) Members of the Army Nurse Corps (female) and members of the Navy Nurse Corps (female).

8. Q. Who can be named as beneficiary?

A. Any one or more of the following may be named: Wife, husband, child, grandchild, brother, sister, adopted brother, adopted sister, stepbrother, stepsister, parent, grandparent, or step-parent of the insured, and parent, grandparent, or step-parent of the insured's wife or husband.

9. Q. Can I name as a beneficiary anyone other than those named in No. 8; for instance, a trustee or guardian or the legal representative of some one in the permitted class or my estate?

A. No; only those in the permitted class may be named. In case a minor or person mentally incompetent is named as beneficiary pay-

ment will be made to a guardian or some other person legally vested with the responsibility or care of the beneficiary.

10. Q. Can I name as beneficiary a person who is not a citizen of the United States or one who resides in another country?

A. Yes. If such beneficiary is in the permitted class and if he be resident in enemy territory, payment will be subject to the provisions of the "Trading with the Enemy Act."

11. Q. Can the beneficiary be changed?

A. Yes; within the permitted class, at any time in writing and subject to the regulations of the Bureau of War-Risk Insurance. (See "Final," p. 9.)

BENEFITS.

12. Q. What benefits does this insurance give to the insured?

A. $5.75 per month for each $1,000 of insurance payable in the event of total and permanent disability as long as the insured lives and is so disabled.

13. Q. What benefits does it give to my beneficiary?

A. In case of your death each $1,000 of insurance will pay to the beneficiary $5.75 per month for 240 months, less any payments made to the insured for total and permanent disability.

14. Q. Can I have the benefits paid in a lump sum?

A. No; benefits can only be paid in 240 monthly installments.

15. Q. Does it pay for death or total and permanent disability from illness as well as injury?

A. Yes.

16. Q. Must the injury or illness be suffered while in the line of duty?

A. No; insurance protection is not limited by any provision as to line of duty. This is in direct contrast to the rights as to compensation. (See questions 3 and 4.)

17. Q. Must the injury or illness be suffered while in the service?

A. No; if you continue to pay premiums you are protected, even though you may leave the service.

18. Q. If payment of premium is not made on the exact day when it falls due will insurance lapse?

A. No; it is subject to 31 days' grace, during which time it will remain in full force and effect.

19. Q. If insurance lapses, can I have it revived or reinstated?

A. Yes; at any time within six months after lapse, on compliance with the terms and conditions as may be specified in the regulations of the Bureau.

20. Q. If I leave the service, do I lose my insurance?

A. No; you may carry insurance with the Government even though you leave the service, but in order to do so you must change to another form within five years after the close of the war.

THE APPLICATION.

21. Q. What must I do to become insured?

A. Make written aplication, stating your name, military organization, date of last entry into active service, age, the amount of insurance desired, and if you wish to name persons to whom you wish it paid in the event of death, give the name of such beneficiaries, using their given name. Example: Jane Elizabeth Smith, do not write it Mrs. John Smith, or Mrs. J. E. Smith.

22. Q. Will application blanks be furnished?

A. Yes. They may be procured from the Bureau of War-Risk Insurance, Washington, D. C.; from your commanding officer; or the insurance officer of your organization.

23. Q. Must I name a beneficiary?

A. You need not name a beneficiary. The law provides that where no beneficiary is named the insurance, in case of death, will be paid to those in the permitted class who would be entitled to your personal property should you die without making a will.

24. Q. If I do not name a beneficiary now may I do so later?

A. Yes; at any time by written designation sent to the Bureau of War-Risk Insurance, Washington, D. C.

THE PREMIUM.

25. Q. What will it cost?

A. See table of rates on last page.

26. Q. How much can I take?

A. Any amount from $1,000 to $10,000 (in multiples of $500).

27. Q. For how long will the privilege of taking insurance last?

A. For only 120 days after enlistment or entry into active service unless you were in the service on October 15, 1917, in which event you may apply at any time within 120 days from that date. The last day of which 120 days is February 12, 1918.

28. Q. If I take less than $10,000, can I increase it after my 120 days have expired?

A. No; you can only apply within the 120 days and can not increase your insurance after that time. Up to that time you may increase it to not more than $10,000.

29. Q. If I take $10,000 or any other amount, can I drop part of it at any time?

A. Yes.

30. Q. How can my premiums be paid?

A. By deduction from your pay, by deduction from any deposit with the Government, or paid direct to the bureau by yourself or some one for you. To avoid lapse it is recommended that deduction from pay be authorized.

31. Q. For how long must my premium be paid in advance?

A. You may pay monthly or for any longer period.

32. Q. Will my premium always be the same?

A. No; it increases annually in accordance with premium table (question 25, see last page) until you change to another form after the war, when the premium will depend upon the plan then chosen.

THE PLAN OF INSURANCE.

33. Q. What form of insurance is it?

A. Annual renewable term insurance for the period of the war. Change to the usual forms of insurance on some other plan may be made within five years after the close of the war.

34. Q. Can I carry my insurance after the war?

A. Yes, in its present form for a period of five years, but within such five years you must change it to another form which can be done without regard to your then physical condition. No medical examination will be required for the change.

35. Q. Will the permanent insurance after the war continue with the Government?

A. Yes.

36. Q. How are the expenses of handling the insurance paid?

A. By the Government.

37. Q. Will the cost to me be increased by the losses due to war?

A. No. Any losses in excess of premiums received will be borne by the Government.

38. Q. What form of insurance can I change to after the war?

A. Usual forms, including ordinary life, 20-payment life, and endowment.

39. Q. Has this insurance during the war a cash value or loan value?

A. No.

40. Q. Will permanent forms of insurance after the war have cash and loan values?

A. Yes.

NOT ASSIGNABLE.

41. Q. Can people to whom I owe money collect such debts out of my insurance?

A. No. This insurance can not be attached, assigned, or otherwise taken by creditors.

42. Q. Does the Government provide automatic insurance?

A. Yes; for those who may be totally and permanently disabled or who may die without having applied before February 12, 1918, the Government has provided insurance in amount of $25 per month payable to a wife, during her widowhood; child, or widowed mother.

It should be borne in mind that this insurance is payable to a more restricted class and does not last beyond February 12, 1918, and that on leaving the service the right to apply ceases. Automatic insurance should not therefore induce you to delay making application.

ON LEAVING THE SERVICE.

43. Q. If while in the service I become insured, do I lose my insurance when I leave the service?

A. No; you may carry the insurance even though you leave the service, but you must change it to another form within five years after the close of the war in order to continue it beyond that time.

FINAL.

44. Q. I am single and have no dependents; why should I take insurance?

A. (1) Because the insurance is payable to you in monthly installments of $5.75 for each $1,000 of insurance should you become totally and permanently disabled.

(2) You may at some later date acquire by marriage a dependent whom you will be glad to make your beneficiary.

(3) Then, too, you may not be able to pass an examination for life insurance in a regular company (see answer to No. 34).

MONTHLY PREMIUMS FOR EACH $1,000 OF INSURANCE.

[Each $1,000 of insurance is payable in installments of $5.75 per month for 240 months; but if the insured is totally and permanently disabled and lives longer then 240 months, the payments will be continued as long as he lives and is so disabled.]

Age.	Monthly premium.	Age.	Monthly premium.
15	$0.63	41	$0.82
16	.63	42	.84
17	.63	43	.87
18	.64	44	.89
19	.64	45	.92
20	.64	46	.95
21	.65	47	.99
22	.65	48	1.03
23	.65	49	1.08
24	.66	50	1.14
25	.66	51	1.20
26	.67	52	1.27
27	.67	53	1.35
28	.68	54	1.44
29	.69	55	1.53
30	.69	56	1.64
31	.70	57	1.76
32	.71	58	1.90
33	.72	59	2.05
34	.73	60	2.21
35	.74	61	2.40
36	.75	62	2.60
37	.76	63	2.82
38	.77	64	3.07
39	.79	65	3.35
40	.81		

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